



# Barclays important information



# Barclays life insurance for mortgage protection

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### About Barclays Insurance Services

In this document, 'we/us/our' refers to Barclays Bank UK PLC and Barclays Insurance Services Company Limited.

Barclays Bank UK PLC arranges Barclays life insurance for mortgage protection through Barclays Insurance Services Company Limited, which is a wholly owned subsidiary company of Barclays Bank UK PLC. Both companies are insurance intermediaries.

Registered address of Barclays Bank UK PLC and Barclays Insurance Services Company Limited is 1 Churchill Place, London E14 5HP under registration numbers 9740322 and 973765.

### The Financial Services register

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Barclays Insurance Services Company Limited is authorised and regulated by the FCA and you can check this on the Financial Services.

Register by visiting the FCA's website <https://fca.org.uk/register> or by contacting the FCA on 0800 111 6768.

Our FCA registration numbers are 759676 and 312078.

## Advice or information/ remuneration

We only offer Barclays life insurance for mortgage protection from Legal and General Assurance Society Limited, we act for and on behalf of the insurer, who pays us a percentage of the premium as commission when a policy is sold. Barclays life insurance for mortgage protection is underwritten by Legal and General. This insurance is provided on a non-advised information only basis, so we will not advise or make a personal recommendation about the suitability of this insurance. If there is a need for advice this is available by booking an appointment with Barclays mortgage advisor.

## Statement of demands and needs

Barclays life insurance for mortgage protection meets the demands and needs of customers who wish to receive a cash sum on death or if they are diagnosed with a terminal or specified critical illness during the term of the policy. You should review your cover regularly to ensure that it remains adequate. This policy is based on the answers you have given on the application and what you have chosen.

## Complaints

We hope that you are happy with the service we provide. However, if you are unhappy with it, we would like to hear from you. You can contact us, by writing to Freepost Barclays Customer Relations or telephone us 0800 282 390. You don't need to include a postcode or add a stamp for your letter to reach us, but please

remember to take the postal service into account for our response time. If we cannot resolve your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service. Further information about the Financial Ombudsman Service can be obtained from their website [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk) or write to The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations, depending on the circumstances of the claim. Please refer to your policy summary to find out whether the insurer is also covered by the FSCS. Further information about compensation scheme arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

## Sending you information

We must give you some information by law or to allow our relationship to work properly. This includes information about changes in the way your policy works, or about other changes to our products and services that may affect you. We may also need to ask you to do something or to give us some information. We will contact you using the details you give us. Where we send information to you, we will send it to the most recent address or mobile number we have for you. If you don't tell us promptly about a change in your details, you may not receive information that could be important – or it could fall into

the wrong hands. Where we can, we will let you choose how you want us to contact you, for example by email or online or by post. Where we communicate with you electronically we will send important messages on matters that relate to your account using texts, email and other digital methods. Where we hold your mobile number or email we will send you a text, email or other electronic message reminding you to view the message, when that is legally required or we reasonably think it is appropriate. Once we've sent a message to you, we will assume you have received it, which is why it's important to look out for things like emails or texts from us. We are always working to make our services more convenient and flexible so we may launch new ways of communicating with you in the future.

## How we use the information we hold about you

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted third parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for

using it, please go to [www.barclays.co.uk/important-information/control-your-data](http://www.barclays.co.uk/important-information/control-your-data) or you can request a copy from us.

## Important information

It's important that you answer all the questions on any application form fully, truthfully and accurately. This is because we'll use the answers you give to determine what your policy will cover and the price you will pay for the policy. Even if you've already provided information in a previous application, you must provide it to us again on any application form. If you don't answer all the questions fully, truthfully and accurately this could affect how much we pay out if you make a claim and could mean we won't pay your claim at all.

## Cancellation of the agreement

You can cancel your policy within 30 days from the date you confirm the policy and your premiums will be refunded. If you cancel after 30 days the policy has started then you will not get any premiums back.

## Law

The Law of England will apply in legal disputes and your contract will be written in English. We'll always write and speak to you in English.